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Attorney for: Debtor REYMUNDO A. GARZA

UNITED STATES BANKRUPTCY COURT  
 FOR THE EASTERN DISTRICT OF CALIFORNIA

|                   |   |                              |
|-------------------|---|------------------------------|
|                   | ) | CASE NO.: 20-10489-B-13      |
|                   | ) |                              |
| REYMUNDO A. GARZA | ) | Chapter 13                   |
|                   | ) |                              |
|                   | ) | DCN: BDB-2                   |
|                   | ) |                              |
|                   | ) | DATE: APRIL 15, 2020         |
| Debtor.           | ) | TIME: 9:30 a.m.              |
|                   | ) | PLACE: U.S. Bankruptcy Court |
|                   | ) | 2500 Tulare Street,          |
|                   | ) | 5th Floor, Court Room 13     |
|                   | ) | Fresno, CA 93721             |
|                   | ) | JUDGE: RENÉ LASTRETO II      |

**DECLARATION OF REYMUNDO A. GARZA IN SUPPORT OF MOTION TO  
 VALUE COLLATERAL OF WELLS FARGO DEALER SERVICES, INC.**

I, REYMUNDO A. GARZA, declare as follows:

1. I am the Debtor in the above captioned case. I have personal knowledge of the facts stated in this declaration. If the Court or a party were to call upon me to do so, I could and would competently testify to the facts stated herein under oath.

2. At the time of the commencement of the above captioned case, I owned and still own the personal property, to wit: a 2016 Hyundai Veloster, 31,000 miles, in fair condition.

3. I purchased the vehicle on or about November 16, 2016, which is more than 910 days prior to the day I filed this case.

4. As of the commencement of the case, the personal property had a fair market value of \$13,025.00. My opinion of the value is based on personal knowledge of the vehicle as

1 owner, and familiarity with the vehicle and like vehicles of the same make, model and age.  
2 Additionally, the current NADA Guide Average Retail value of the 2016 Hyundai Veloster is  
3 \$13,025.00. Attached as Exhibit A of the EXHIBIT TO MOTION TO VALUE COLLATERAL  
4 OF WELLS FARGO DEALER SERVICES, INC., is a true and correct copy of the NADA Guide  
5 average retail value online report which references the retail value of a 2016 Hyundai Veloster.

6 6. Based on the current condition of the vehicle, I do not believe that it could be  
7 replaced for more than \$13,025.00 and believe that anyone trying to sell it would be unlikely to  
8 get that much for it.

9 I declare under penalty of perjury under the laws of the State of California that the above  
10 is true and correct. Executed on March 17, 2020 at Clovis, California.

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12 Respectfully submitted,

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14 Dated: March 17, 2020

15 /s/ REYMUNDO A. GARZA  
16 REYMUNDO A. GARZA, Debtor  
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